

**Information to identify the case:**

Debtor 1	<u>Thomas J. Altman</u>	Social Security number or ITIN	xxx-xx-1349
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Lisa N. Altman</u>	Social Security number or ITIN	xxx-xx-4570
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-31311-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas J. Altman

Lisa N. Altman

4/2/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Thomas J. Altman  
 Lisa N. Altman  
 Debtors

Case No. 13-31311-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Apr 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2019.

db/jdb  
 514476522 +Thomas J. Altman, Lisa N. Altman, 108 Trim Lane, Manahawkin, NJ 08050-5214  
 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 515307572 +Apex Asset Management, LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890  
 514245676 Chase Mortgage, PO Box 830016, Baltimore, MD 21283  
 514497231 Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, Monroe, LA 71203  
 514494742 +JPMorgan Chase Bank, National Association, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315  
 515307574 +Meridian Health, PO Box 9319, Trenton, NJ 08650-1319  
 515307571 Meridian at Home Infusion, 34 Industrial Way East, Suite 7, Eatontown, NJ 07724-3319  
 515307573 +Meridian at Home Infusion, PO Box 95000-1640, Philadelphia, PA 19195-0001  
 515307568 Reconstructive Orthopedics, PA, 4 Eves Drive, Building A Suite 100, Marlton, NJ 08053-3195  
 515307575 +Stafford Orthopedics, 1168 Beacon Avenue, Manahawkin, NJ 08050-2469  
 514245684 +Susquehanna Bank, 30 Kings Highway East, Haddonfield, NJ 08033-2002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Apr 03 2019 00:21:01 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 03 2019 00:20:58 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 514288343 EDI: HNDA.COM Apr 03 2019 03:33:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441  
 514245670 +EDI: AMEREXPR.COM Apr 03 2019 03:33:00 American Express, PO Box 981537, El Paso, TX 79998-1537  
 514375226 EDI: BECKLEE.COM Apr 03 2019 03:33:00 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514245671 EDI: HNDA.COM Apr 03 2019 03:33:00 American Honda Finance, PO Box 6034, Newark, DE 19714  
 514368517 EDI: AIS.COM Apr 03 2019 03:33:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
 514245672 EDI: BANKAMER.COM Apr 03 2019 03:33:00 Bank of America, PO Box 982235, El Paso, TX 79998  
 514245673 +EDI: TSYS2.COM Apr 03 2019 03:33:00 Barclays Bank, 700 Prides Xing, Newark, DE 19713-6102  
 514343053 EDI: BL-BECKET.COM Apr 03 2019 03:33:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514245674 +EDI: CAPITALONE.COM Apr 03 2019 03:33:00 Capital One/Best Buy, PO Box 5253, Carol Stream, IL 60197-5253  
 514245675 +EDI: CHASE.COM Apr 03 2019 03:33:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 514245677 EDI: DISCOVER.COM Apr 03 2019 03:33:00 Discover, PO Box 15316, Wilmington, DE 19850  
 514396250 EDI: DISCOVER.COM Apr 03 2019 03:33:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 514245679 +EDI: AMINFOFP.COM Apr 03 2019 03:33:00 First Premier, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4824  
 514245680 +EDI: RMSC.COM Apr 03 2019 03:33:00 GECRB/Amazon, PO Box 965015, Orlando, FL 32896-5015  
 514245681 +EDI: CITICORP.COM Apr 03 2019 03:33:00 Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497  
 514245682 +EDI: CBSKOHL.COM Apr 03 2019 03:33:00 Kohls, PO Box 3115, Milwaukee, WI 53201-3115  
 514245682 +E-mail/Text: bncnotices@becket-lee.com Apr 03 2019 00:19:57 Kohls, PO Box 3115, Milwaukee, WI 53201-3115  
 514491568 EDI: PRA.COM Apr 03 2019 03:33:00 Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541  
 514490467 EDI: PRA.COM Apr 03 2019 03:33:00 Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541  
 514396695 +E-mail/Text: csidl@sbcglobal.net Apr 03 2019 00:21:23 Premier BankCard/Charter, PO Box 2208, Vacaville, CA 95696-8208  
 515307576 +E-mail/Text: SOMCbankruptcy@hackensackmeridian.org Apr 03 2019 00:21:33 Southern Ocean Medical Center, 1140 Route 72, Manahawkin, NJ 08050-2412  
 515307570 E-mail/Text: SOMCbankruptcy@hackensackmeridian.org Apr 03 2019 00:21:33 Southern Ocean Medical Center, Meridian Health, PO Box 417140, Boston, MA 02241-7140  
 514245685 EDI: TDBANKNORTH.COM Apr 03 2019 03:33:00 TD Bank, PO Box 219, Lewiston, ME 04243  
 514245686 EDI: TDBANKNORTH.COM Apr 03 2019 03:33:00 TD Bank, PO Box 84037, Columbus, GA 31908  
 514490233 EDI: TDBANKNORTH.COM Apr 03 2019 03:33:00 TD Bank N.A., Attn: Bankruptcy Dept., ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547  
 514245678 EDI: USBANKARS.COM Apr 03 2019 03:33:00 Elan Financial, 777 East Wisconsin Avenue, Milwaukee, WI 53202  
 514245687 EDI: WFNNB.COM Apr 03 2019 03:33:00 Value City Furniture, PO Box 172273, Columbus, OH 43218  
 514245688 +EDI: VERIZONCOMB.COM Apr 03 2019 03:33:00 Verizon NJ, 500 Technology Drive, Weldon, MO 63304-2225  
 514245689 +EDI: WFFC.COM Apr 03 2019 03:33:00 Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 43

Date Rcvd: Apr 02, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514384369 EDI: WFFC.COM Apr 03 2019 03:33:00 Wells Fargo Bank NA, PO Box 10438,  
Des Moines IA 50306-0438

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514343054\* Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
515307569 ##ACB Receivables Management, Inc., 19 Main Street, PO Box 350, Asbury Park, NJ 07712-0350  
514245683 ##+Sandra Lange, 109 Trim Lane, Manahawkin, NJ 08050-5213

TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 04, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor JPMorgan Chase Bank, National Association  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Brian S. Thomas on behalf of Joint Debtor Lisa N. Altman brian@brianthomaslaw.com  
Brian S. Thomas on behalf of Debtor Thomas J. Altman brian@brianthomaslaw.com  
R. A. Lebron on behalf of Creditor JPMorgan Chase Bank, National Association  
bankruptcy@feinsuch.com  
Tammy L. Terrell on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bankruptcy@feinsuch.com

TOTAL: 8